

***Exhibit I***

UNITED STATES DISTRICT COURT FOR  
THE SOUTHERN DISTRICT OF NEW YORK

JEAN LIN, )  
 )  
 )  
 Plaintiff, )  
 )  
 vs. ) CASE NO.: 1:07-CV-03218(RJH)  
 )  
 )  
 METROPOLITAN LIFE )  
 INSURANCE COMPANY, )  
 )  
 )  
 Defendants. )

DEPOSITION OF : JUDY HUANG  
TAKEN BY : TED TRIEF, ESQUIRE  
Commencing : 12:04 P.M.  
Location : 555 S. BARRANCA AVENUE  
COVINA, CALIFORNIA 91723  
Day, Date : TUESDAY, FEBRUARY 19, 2008  
Reported by : MARGARET A. FORD, C.S.R. NO. 10530  
Pursuant to : NOTICE  
Original to : TED TRIEF, ESQUIRE

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Job No. 109579

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## EXHIBITS

PLAINTIFF'S EXHIBIT NO.	DESCRIPTION	MARKED FOR IDENTIFICATION
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1	POLICY APPLICATION	22
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INFORMATION REQUESTED  
(None)

QUESTIONS NOT ANSWERED  
(None)

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## APPEARANCES OF COUNSEL

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BY: TOMASITA SHERER, ESQ.

## FOR THE DEFENDANT JOHN HANCOCK:

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BY: EDWARD S. ROONEY, JR., ESQ.

ALSO PRESENT: JEAN LIN

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COVINA, CALIFORNIA, TUESDAY, FEBRUARY 19, 2008  
12:04 P.M.  
-OOO-

JUDY HUANG,

the witness herein, after having been duly sworn, was  
deposed and testified as follows:

## EXAMINATION

BY MS. SHERER:

Q Good afternoon, Mrs. Huang.

A Yes.

Q My name is Ted Trief and I represent the Lin  
family. I'll be asking you some questions here this  
afternoon.

A Uh-huh.

Q If you know the question I'm going to ask you  
before I complete it, give me the opportunity to finish  
anyway, okay?

A I'm fine.

Q If you intend to answer a question yes or no,  
would you say the word yes or no as opposed to shaking  
your head?

A Okay. That's fine.

Q If you don't understand a question, please let

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1 me know I'll be happy to rephrase it. If you do answer  
 2 it, I will assume you understood it, okay?  
 3 A Okay.  
 4 Q Remember that first, that first instruction,  
 5 second instruction. By whom are you employed?  
 6 A MetLife.  
 7 Q What is your current position with MetLife?  
 8 A Financial Service Executive.  
 9 Q Do you sell life insurance?  
 10 A Yes.  
 11 Q Is that what a Financial Service Executive  
 12 person does?  
 13 A Yes.  
 14 Q Remember you have to wait for me to be  
 15 completed. It's hard. I understand that. But it will  
 16 make it a better deposition for both of us.  
 17 A Okay.  
 18 Q For how long have you sold life insurance for  
 19 MetLife?  
 20 A Thirteen years.  
 21 Q Tell me about your education.  
 22 A I went to San Gabriel High, and afterwards Cal  
 23 State, and I started working at MetLife.  
 24 Q Okay. Is there more than one Cal State?  
 25 A L.A.

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1 Q Do you speak any languages besides English?  
 2 A Yes.  
 3 Q What languages?  
 4 A Mandarin.  
 5 Q Do you sometimes communicate with your clients  
 6 in Mandarin?  
 7 A Yes.  
 8 Q Do you find that helpful in the sale of life  
 9 insurance, that you speak another language?  
 10 A Yes.  
 11 Q What percentage of your clients have been  
 12 Mandarin speakers over the years?  
 13 A I'd say eighty percent.  
 14 Q Was Mr. Lin and Mrs. Lin one of those clients?  
 15 A Yes.  
 16 Q Did you communicate with either or both of them  
 17 in Mandarin?  
 18 A Yes.  
 19 Q Both of them or just one of them?  
 20 A Both.  
 21 Q Do you sell other insurance besides MetLife  
 22 Insurance?  
 23 A Can you rephrase that?  
 24 Q Yes. Metropolitan Life Insurance offers life  
 25 insurance for sale, correct?

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1 A That's correct.  
 2 Q Other companies offer life insurance for sale,  
 3 correct?  
 4 A Yes.  
 5 Q Do you sell any other company's life insurance  
 6 besides MetLife?  
 7 A Yes. Through MetLife GA.  
 8 Q Could you explain how that works, GA means  
 9 general agent?  
 10 A Yeah.  
 11 Q Explain how that works.  
 12 MS. SHERER: Explain how that works.  
 13 THE WITNESS: We have a GA program, if any  
 14 particular client doesn't want to get MetLife policy, we  
 15 also have policy to other carriers.  
 16 Q BY MR. TRIEF: You could sell, for example,  
 17 could you sell a John Hancock life insurance policy?  
 18 A Yes.  
 19 Q Yes?  
 20 A Yes.  
 21 Q For how long have you had that ability?  
 22 A All the time.  
 23 Q Does MetLife know when you're doing that?  
 24 A Yeah.  
 25 Q It's with their permission?

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1 A Yes. It's through GA system.  
 2 Q GA is a MetLife system?  
 3 A Yes. We have to call the GA, request for the  
 4 quotations and so on.  
 5 Q Do you have to explain why you're trying to  
 6 sell someone else's policy?  
 7 A Because -- well, once we go to GA, that means  
 8 client interested in other carrier, they want to do other  
 9 carrier comparison price.  
 10 Q Is comparison price something that is typical  
 11 in the selling of life insurance in your experience?  
 12 A Sometimes.  
 13 Q Is MetLife Insurance Company conscious when  
 14 they're competing with another carrier for life  
 15 insurance?  
 16 MS. SHERER: Objection to form?  
 17 You can answer.  
 18 THE WITNESS: Hopefully, yes.  
 19 Q BY MR. TRIEF: You let them know they're in  
 20 competition, don't you?  
 21 A Yeah.  
 22 Q Does that sometimes help you make a sale if  
 23 there's competition?  
 24 A Yes.  
 25 Q In what way does it help?

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<p>1 Q In the same question.</p> <p>2 A You are saying that -- can you repeat that</p> <p>3 please?</p> <p>4 Q Sure. If you asked a question, from time to</p> <p>5 time, did you use both Mandarin and English words in the</p> <p>6 same question?</p> <p>7 A Yes.</p> <p>8 Q Did you ask those questions to Mrs. Lin in</p> <p>9 Mandarin and English, to Mr. Lin in Mandarin and English</p> <p>10 or to both?</p> <p>11 A The same, both.</p> <p>12 Q Did sometimes Mrs. Lin respond and sometimes</p> <p>13 Mr. Lin responded for a question?</p> <p>14 A Yes.</p> <p>15 Q Is there anything in the application where you</p> <p>16 noted it was a response from Mr. Lin or Mrs. Lin?</p> <p>17 A Repeat that again, please.</p> <p>18 Q At any time, did you make any notations to</p> <p>19 which questions were responded to by Mrs. Lin or which</p> <p>20 questions were responded to by Mr. Lin?</p> <p>21 A No.</p> <p>22 Q Do you have any independent memory of which</p> <p>23 questions you asked of Mr. Lin and which questions you</p> <p>24 asked of Mrs. Lin?</p> <p>25 A No.</p> <p style="text-align: right;">Page 25</p>	<p>1 all Mandarin or Mandarin and English, did you then record</p> <p>2 the answer?</p> <p>3 A Yes.</p> <p>4 Q Did you record the answer before -- withdrawn.</p> <p>5 At any time, did Mr. Lin read the question in</p> <p>6 English before he filled it out, before you filled it</p> <p>7 out? I'm sorry. Let me withdraw that.</p> <p>8 At any time, did Mr. Lin read the question</p> <p>9 other than you asking him the question?</p> <p>10 A He saw the paper.</p> <p>11 Q I understand he signed it. I understand that.</p> <p>12 There's no dispute he signed it.</p> <p>13 A Uh-huh.</p> <p>14 Q Other than signing it, at any time did he</p> <p>15 actually read the questions, other than you asking him</p> <p>16 the questions and him giving you the answers?</p> <p>17 MS. SHERER: Objection to form.</p> <p>18 THE WITNESS: I don't know whether -- how -- I</p> <p>19 don't know whether he read everything again or not.</p> <p>20 Q BY MR. TRIEF: Was the procedure for you to</p> <p>21 read the question in either all Mandarin or Mandarin and</p> <p>22 English, have either Mrs. Lin or Mr. Lin respond, and</p> <p>23 then you record the answer? Was that the procedure?</p> <p>24 A Yes.</p> <p>25 Q Was Mr. Lin being treated by Dr. Huang at all?</p> <p style="text-align: right;">Page 27</p>
<p>1 Q Do you have any independent memory of which</p> <p>2 questions were asked only in Mandarin, and which</p> <p>3 questions were asked in Mandarin and English?</p> <p>4 A No.</p> <p>5 Q Do you ask any questions only in English?</p> <p>6 A No.</p> <p>7 Q After you finished asking the question, you</p> <p>8 would put the response down to that question, correct?</p> <p>9 A Yes.</p> <p>10 Q And then at the end, after you asked all of the</p> <p>11 questions, you would have Mr. Lin sign it, correct?</p> <p>12 A Yes.</p> <p>13 Q In addition to asking the questions yourself,</p> <p>14 did you have Mr. Lin read it or did you, just you,</p> <p>15 yourself, read the questions only?</p> <p>16 MS. SHERER: Objection to form.</p> <p>17 MR. TRIEF: I'll withdraw and rephrase it.</p> <p>18 MS. SHERER: Yes.</p> <p>19 Q BY MR. TRIEF: You read each and every</p> <p>20 question, correct?</p> <p>21 A Yes.</p> <p>22 Q Did you fill out the answers after you read the</p> <p>23 question and either Mr. or Mrs. Lin answered them?</p> <p>24 A After? Repeat that again. I'm sorry.</p> <p>25 Q Right. After you asked the question in either</p> <p style="text-align: right;">Page 26</p>	<p>1 Was he a patient of Dr. Huang?</p> <p>2 A Yes.</p> <p>3 Q For how long had he been a patient of Dr.</p> <p>4 Huang?</p> <p>5 A You asked me right now how I think he -- I</p> <p>6 don't recall. I have to look at the file.</p> <p>7 Q But you knew Mr. and Mrs. Lin were patients of</p> <p>8 Dr. Huang, correct?</p> <p>9 A Yes.</p> <p>10 Q And you knew they saw Dr. Huang regularly,</p> <p>11 correct?</p> <p>12 MS. SHERER: Objection to form.</p> <p>13 THE WITNESS: When I asked, that's what they</p> <p>14 told me.</p> <p>15 Q BY MR. TRIEF: But your connection to them was</p> <p>16 through Dr. Huang, correct? That's how you met Mrs. Lin</p> <p>17 and Mr. Lin?</p> <p>18 A Yes.</p> <p>19 Q So you knew that they were both treating with</p> <p>20 Dr. Huang, correct?</p> <p>21 MS. SHERER: Objection to form.</p> <p>22 THE WITNESS: Treating, yes.</p> <p>23 Q BY MR. TRIEF: What kind of doctor is</p> <p>24 Dr. Huang?</p> <p>25 A Pediatrics and family doctor, allergy</p> <p style="text-align: right;">Page 28</p>

1 specialist.  
2 Q What was Mr. Lin seeing Dr. Huang for, do you  
3 know?  
4 A I don't recall.  
5 Q Do you know what colitis means?  
6 A Colitis, no.  
7 Q So if in one of the questions -- it's in  
8 question twenty-one of the application, which you  
9 answered, one of the questions is: "Have you ever been  
10 treated for colitis?" Do you remember that?  
11 MS. SHERER: Objection to form.  
12 Q BY MR. TRIEF: It's 21-D. Do you see that? Do  
13 you see the reference to colitis?  
14 A Uh-huh.  
15 Q You have to answer verbally.  
16 A Yes.  
17 Q So when you asked that question to Mr. Lin, did  
18 you do -- did you ask him about colitis in English or in  
19 Mandarin or some other way?  
20 A Just read over the application.  
21 Q But I'm saying specifically with colitis, how  
22 did you ask him the question as to whether he was  
23 treated, ever received treatment, attention or advice  
24 from any physician, practitioner or health facility, or  
25 been told by any physician, practitioner or health

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1 facility that he/she had colitis? How did you ask that  
2 question?  
3 MS. SHERER: Objection to form.  
4 THE WITNESS: I'm not an M.D., doctor or nurse.  
5 MR. TRIEF: I understand.  
6 THE WITNESS: So when we read the application  
7 or there is a question, you just read it. If they have  
8 any illness that they knew -- I know that part over there  
9 somewhere to do with liver, hepatitis, that part.  
10 Q BY MR. TRIEF: I'm asking about colitis for the  
11 moment.  
12 A I don't know. I don't know how to answer the  
13 question.  
14 Q How did you ask the question, in English or  
15 Mandarin, first of all?  
16 A Colitis should be English.  
17 Q So the question would be read in Mandarin, but  
18 the word "colitis" would be in English?  
19 A Yes.  
20 Q Would you do the same thing if it was  
21 hepatitis? You would ask the same question in English  
22 but use the word hepatitis -- sorry. Withdrawn.  
23 If you were asking about hepatitis, would you  
24 ask the question in Mandarin and use the English  
25 hepatitis in the question?

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1 A True.  
2 Q And is there, from time to time, an occasion  
3 when you're reading these lists of questions where you  
4 might miss one of these medical terms by accident?  
5 A Can be can you repeat that?  
6 Q Absolutely.  
7 (The record was read.)  
8 THE WITNESS: We read the term like that, you  
9 mean do I miss?  
10 Q BY MR. TRIEF: I'm not asking if you  
11 intentionally would leave something out. I'm asking you  
12 whether when you're reading the form using English and  
13 Mandarin, is there ever an occasion where you might miss  
14 a medical term by accident?  
15 MS. SHERER: Objection to form.  
16 THE WITNESS: Can be.  
17 Q BY MR. TRIEF: In what language do you use to  
18 communicate with Mr. Lin?  
19 A Mandarin.  
20 Q Did you speak to him only in the Mandarin  
21 language?  
22 A Yes.  
23 Q Are you familiar with Hepatitis B?  
24 A You mean details or just the term?  
25 Q The term.

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1 A Yes.  
2 Q Are you aware of what percentage or  
3 approximately what percentage of the Asian community has  
4 Hepatitis B?  
5 A I'm not a medical doctor.  
6 Q I understand that. But you sell life  
7 insurance. So are you familiar at all with what  
8 percentage of Asian population has Hepatitis B?  
9 A I don't know numbers.  
10 Q Is it higher than the Caucasian population?  
11 MS. SHERER: Objection to form.  
12 THE WITNESS: I don't know.  
13 Q BY MR. TRIEF: Did Mr. Lin appear to be very  
14 healthy to you?  
15 A Yes.  
16 Q Did he appear to be very happy?  
17 A Yes.  
18 Q At any time, did you think Mr. Lin was  
19 misleading you in any way?  
20 A No.  
21 Q Did he appear to be honest and forthright?  
22 MS. SHERER: Objection to form.  
23 THE WITNESS: Yes.  
24 MR. TRIEF: Give me a second.  
25 (A brief recess was taken.)

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1 Q BY MR. TRIEF: I want you to look for a second  
2 -- do you have the application in front of you? If you  
3 turn to 22, do you see the question, 22 where it says,  
4 "Has any person proposed for insurance?" And then it  
5 lists A through F. Do you see that?  
6 A Yes.  
7 Q Okay. Mrs. Lin was there when you asked these  
8 questions, correct?  
9 A Yes.  
10 Q Did you ask Mr. Lin, in front of Mrs. Lin,  
11 whether he had ever been diagnosed, treated by a medical  
12 professional for or tested positive during a medical  
13 examination for life insurance for any of the following:  
14 Acquired Immune Deficiency Syndrome, AIDS, AIDS-related  
15 Complex, ARC, AIDS, Human Immunodeficiency Virus, HIV  
16 virus or antibodies to the AIDS, HIV virus, did you ask  
17 it that way?  
18 A No. You ask them: Do you have HIV?  
19 Q But you don't ask it the way it's written, do  
20 you?  
21 A Yeah.  
22 MR. TRIEF: That's it.  
23 MS. SHERER: I have a couple followup  
24 questions.  
25 ///

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1 EXAMINATION  
2 Q BY MS. SHERER: Do you recall, as we're sitting  
3 here today, asking each of the health questions to  
4 Mr. Lin?  
5 A Yes.  
6 Q Did he respond to those questions?  
7 A Yes.  
8 Q Do you recall, as we sit here today, asking  
9 Mr. Lin question 21-D, the question that you were  
10 referred to earlier by Mr. Trief?  
11 A Yes.  
12 Q Do you recall asking Mr. Lin whether he had  
13 ever received treatment, attention or advice from any  
14 physician for Hepatitis?  
15 MR. TRIEF: Objection; leading. Go ahead.  
16 THE WITNESS: Yes.  
17 Q BY MS. SHERER: Did you ask that question?  
18 A I mention Hepatitis.  
19 Q Is that one of those terms that you might have  
20 left out?  
21 A No.  
22 Q Are you sure that you read this question  
23 completely to him?  
24 MR. TRIEF: Objection; leading.  
25 But go ahead.

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1 THE WITNESS: I read it.  
2 Q BY MS. SHERER: And he told you no?  
3 A Yes.  
4 MR. TRIEF: Objection; leading.  
5 Q BY MS. SHERER: You mentioned Dr. Huang was a  
6 pediatrician; is that right?  
7 A Yes.  
8 Q I guess I'm just a little confused as to why,  
9 if you know, why Mr. Lin would have been seeing a  
10 pediatrician, do you know?  
11 A Dr. James Huang is a family doctor now, but we  
12 met Dr. Huang, which is his father, when he was a  
13 pediatrician. So he retired. He moved back to -- he  
14 went to Taiwan, and then his son took over his business.  
15 So he starts seeing adults, too. Even when I see -- when  
16 I took my daughter to see Dr. Huang before, if I feel I  
17 have sore throat, I am sick, I will ask Dr. Huang to see  
18 us, too. We will have a chart over there.  
19 Q Do you know how many times Mr. Lin saw  
20 Dr. Huang?  
21 A Exactly? Exact number, no.  
22 Q Do you know what he was treated for by  
23 Dr. Huang?  
24 A Cold, flu.  
25 Q Did Mr. Lin every ask you for a translation of

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1 this application?  
2 A No.  
3 MS. SHERER: That's it.  
4 FURTHER EXAMINATION  
5 Q BY MR. TRIEF: I have a couple follow-ups.  
6 A Okay.  
7 Q With respect to this following question, "Has  
8 any person proposed for insurance ever received  
9 treatment, attention or advice from any physician,  
10 practitioner or health facility for, or been told by any  
11 physician, practitioner or health facility that she had  
12 ulcers, colitis, hepatitis, cirrhosis, or any other  
13 disease or disorder of the liver, gallbladder, stomach or  
14 intestines," did you ask that question that way?  
15 A Just read it, yeah.  
16 Q Did you ask the question just the way I read  
17 it?  
18 A Yes.  
19 Q How did you do that? You did it in English and  
20 Mandarin, using both English terms for the diseases and  
21 Mandarin for the words?  
22 A Yes.  
23 Q Did you summarize it at all?  
24 A No.  
25 Q Did you read it exactly the way I read it?

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<p>1 A I don't recall exactly like.</p> <p>2 Q Do you believe you read it exactly the way I</p> <p>3 just read it?</p> <p>4 A Yeah. Maybe not as clear as the way you just</p> <p>5 read right now.</p> <p>6 MR. TRIEF: No further questions.</p> <p>7 MS. SHERER: I have to followup.</p> <p>8 FURTHER EXAMINATION</p> <p>9 Q BY MS. SHERER: What did you mean by that, that</p> <p>10 maybe you didn't read it as clear as he just read it</p> <p>11 right now? Could you explain that?</p> <p>12 A When he – when he read it, were you adding</p> <p>13 words? I didn't look at it.</p> <p>14 MR. TRIEF: I can't respond. But I would never</p> <p>15 do that intentionally at least.</p> <p>16 Q BY MS. SHERER: Let me ask you this way. Did</p> <p>17 you ask Mr. Lin, as you sit here today, do you recall</p> <p>18 asking Mr. Lin whether he ever received treatment,</p> <p>19 attention or advice from any physician for Hepatitis?</p> <p>20 Did you ask him that question?</p> <p>21 A Yes.</p> <p>22 Q And he answered you?</p> <p>23 A Yes.</p> <p>24 Q And he answered no?</p> <p>25 A Yes.</p> <p style="text-align: right;">Page 37</p>	<p>1 PENALTY OF PERJURY CERTIFICATE</p> <p>2</p> <p>3</p> <p>4</p> <p>5</p> <p>6</p> <p>7 I, the undersigned, declare under penalty of perjury</p> <p>8 that I have read the foregoing transcript, and I have</p> <p>9 made any corrections, additions or deletions that I was</p> <p>10 desirous of making; that the foregoing is a true and</p> <p>11 correct transcript of my testimony contained therein.</p> <p>12</p> <p>13 EXECUTED this                      day of                      , 20                      ,</p> <p>14 at                      ,                      .</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20 JUDY HUANG</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p> <p style="text-align: right;">Page 39</p>
<p>1 Q Thank you.</p> <p>2 MR. TRIEF: Nothing else.</p> <p>3</p> <p>4</p> <p>5 (The deposition proceedings</p> <p>6 were concluded at 1:00 p.m.)</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p> <p style="text-align: right;">Page 38</p>	